

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
50903

Morton & Craig LLC
William E. Craig, Esquire
110 Marter Avenue
Suite 301
Moorestown, NJ 08057
Attorney for AmeriCredit Financial Services, Inc.
dba GM Financial

In Re:

STEVEN W. BUZBY



Order Filed on December 27, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 19-20660

Adv. No.

Hearing Date: 12-6-22

Judge: (JNP)

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: December 27, 2022

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Steven W. Buzby

Case No: 19-20660

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Certificate Of Default filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial, with the appearance of Thomas G. Egner, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”) is the holder of a first purchase money security interest encumbering a 2015 Ram 1500 bearing vehicle identification number 1C6RR6GT2FS613564.**
- 2. That the Debtor’s account has arrears through November 2022 in the amount of \$3,921.80.**
- 3. That the Debtor is to cure the arrearage set forth in paragraph two (2) above as follows:**
 - a. The Debtor is to make a regular monthly payment of \$535.23 for December 2022 by December 31, 2022 or GM Financial shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtor, his attorney, and the Chapter 13 Trustee.**
 - b. Following the payment set forth in paragraph 3(a) above, the Debtor is to cure the remaining arrears by making his regular monthly payment of \$535.23 plus an additional \$653.63 each month (for a total monthly payment of \$1,188.86) for the months of January through June 2023.**

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Debtor: Steven W. Buzby

Case No: 19-20660

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- 4. That commencing January 2023, if the Debtor fails to make any payment to GM Financial within thirty (30) days after it falls due, GM Financial shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtor, his attorney, and the Chapter 13 Trustee.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. AmeriCredit/GM Financial must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, GM Financial shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtor, his attorney, and the Chapter 13 Trustee.**
- 6. That the Debtor is to pay a counsel fee of \$350.00 to GM Financial through his Chapter 13 Plan.**

In re:
Steven W. Buzby
Debtor

Case No. 19-20660-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 28, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2022:

Recip ID	Recipient Name and Address
db	+ Steven W. Buzby, 307 Kennedy Ave, Williamstown, NJ 08094-5438

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2022 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigcf@gmail.com
Kevin Gordon McDonald	

District/off: 0312-1

User: admin

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Date Rcvd: Dec 28, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Phillip Andrew Raymond

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing phillip.raymond@mccalla.com
mccallaecf@ecf.courtdrive.com

Rebecca K. McDowell

on behalf of Creditor Cooperative Business Assistance Corp. rmcdowell@slgcollect.com anovoa@slgcollect.com

Thomas G. Egnér

on behalf of Debtor Steven W. Buzby tegner@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis
on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

TOTAL: 11